

DOCKET NO: 271189US28

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :
JUDITH KLUGMAN : EXAMINER: TRAN, HAI
SERIAL NO: 10/806,572 :
FILED: MARCH 22, 2004 : GROUP ART UNIT: 3694
FOR: FLEXIBLE CATASTROPHE BOND :

RESPONSE AND REQUEST FOR RECONSIDERATION

COMMISSIONER FOR PATENTS
ALEXANDRIA, VIRGINIA 22313

SIR:

Responsive to the Official Action of April 29, 2008, please consider the following remarks.

Remarks begin on page 2 of this paper.